



FINANCE AND ADMINISTRATION CABINET
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

Ernie Fletcher
Governor

P.O. Box 798
Frankfort, Kentucky 40602-0798
Phone: 502.696.7497
Fax: 502.696.7496
www.kheaa.com

John Farris
Secretary

Edward J. Cunningham
Executive Director

Contact: Lori Powers
Phone: (502) 696-7378
E-mail: lpowers@kheaa.com

Financial Aid Tip of the Month, August 2006

Free tips for finding money for college

If you're headed to college, following these tips from the Kentucky Higher Education Assistance Authority (KHEAA) and The Student Loan Peoplesm may give you the edge in the yearly race for scholarship dollars.

Attend financial aid nights at your high school. KHEAA/Student Loan People outreach counselors attend these events around the state to answer your questions.

Look for local scholarships in your newspaper. Community organizations and businesses may have scholarships reserved for local students. You may contact the sponsors for more information.

Check listings in *Affording Higher Education*. This KHEAA publication lists nearly 4,000 sources of student aid available to Kentuckians. Other KHEAA publications are available for middle school and high school students.

Talk with your guidance counselor, who is an excellent resource and can tell you about financial aid in general and where to find it. You may also ask your counselor to arrange for an outreach counselor from KHEAA and The Student Loan People to visit your school and give a presentation about financial aid options.

Find out how to reduce student loan costs. Most financial aid packages include student loans. Learn as much as you can about fees, discounts and loan forgiveness benefits offered by lenders so you get the best deal. You may find a comparison of the benefits offered by the major lenders in Kentucky on www.kheaa.com under "How to save \$ if you have to borrow."

Visit Web sites with free information about college, financial aid and careers. **GoHigherKY.org** not only has information about your personal KEES account but also provides a free scholarship search and much more.

Apply, apply, apply. The more financial aid for which you apply, the better your chances of getting enough to pay for college. Make sure you meet all deadlines.

To learn how to plan and prepare for higher education, visit www.GoHigherKY.org. For more information about Kentucky scholarships and grants, visit www.kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call (800) 928-8926, extension 7381. For information about low-cost student loans, visit www.studentloanpeople.com; write The Student Loan People, P.O. Box 24328, Louisville, KY 40224-0328; or call (888) 678-4625.